

# **PSI Services LLC**

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# **ARKANSAS**



# ARKANSAS INSURANCE DEPARTMENT LICENSURE CANDIDATE INFORMATION BULLETIN

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Please refer to our website to check for the most updated information at www.psiexams.com

# **EXAMINATIONS BY PSI SERVICES LLC**

This Candidate Information Bulletin provides information about the examination and licensing process for individuals who wish to operate as an insurance producer, adjuster and others, as defined in Arkansas Insurance Laws.

The Arkansas Insurance Department (AID) has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI provides examinations through a network of computer examination centers in Arkansas. PSI works closely with the State to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

# **EXAMINATION ELIGIBILTY REQUIREMENTS**

Candidates should go to the Arkansas Insurance Commission web page to begin the process https://insurance.arkansas.gov/. Candidates should contact PSI with questions.

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Individuals who wish to obtain an insurance license in the state of Arkansas must:

Complete Prelicensing Education Course. Applicants must possess a certificate of completion of prelicensing education before they may take the licensing examination. Adjusters are not required to show proof of prelicensing education.

Form Name (Certificate of Course Completion)	Line of Insurance		
Appendix 3A	Life		
Appendix 3B	Accident, Health, Sickness		
Appendix 3C	Casualty (Including Commercial Lines)		
Appendix 3D	Property (Including Commercial Lines)		
Appendix 3E	Personal Lines (Property and Casualty; No Commercial Lines)		

- 2. Complete the Electronic Resident Licensing at www.nipr.com and pay the \$20 application fee to NIPR.
- 3. Complete the Criminal Background Check on line at https://www.ark.org/background-check/index.php/home/index/aid.
- 4. Your application will be reviewed for completeness and errors by AID.
- Upon approval to test, you will receive an email confirmation from PSI.
- 24 hours after successfully passing the examination, you may print your license. Go to www.nipr.com.

Candidates should contact the Arkansas Insurance Department with questions about obtaining or maintaining a license only after the examination has been passed.

> Arkansas Insurance Department 1200 West Third Street Little Rock, AR 72201-1904 Phone: (501) 371-2750

www.insurance.arkansas.gov

WWW.PSIEXAMS.COM

#### NONRESIDENT LICENSE APPLICATION PROCEDURES

Information on obtaining a nonresident license is available on the Arkansas Insurance Department's Web page at www.insurance.arkansas.gov, or by calling the Department at (501) 371-2750.

Applicants are not required to provide a clearance letter if they hold a license from another state and are moving to Arkansas. They should contact

the Arkansas Department of Insurance via email to determine whether or not they must take an examination.

# **SURPLUS LINES EXAM AND LICENSING REQUIREMENTS**

## Applicants must:

- Be currently licensed with Multi-line authority (Property and Casualty) in Arkansas or another state for at least three (3)
  years
- File the required surety bond in the amount of \$50,000
- Be deemed by the Commissioner to be competent and trustworthy
- Complete and submit the proper application that requires documentation of the applicant's affiliation with a licensed Arkansas broker firm or corporation. Applicants may now obtain this form online and submit via www.nipr.com and send the license fee to the PSI.
- Pass the Arkansas Surplus Lines examination

#### **EXAMINATION FEES**

Applicants affiliated with a licensed Arkansas broker firm or corporation must pay the application fee of \$1,035 by check, made payable to NIPR, at the time of application. Upon approval, candidates will receive an email from PSI. Once approved, candidates may register for an examination with PSI. At the time of registration, candidates must pay the examination fee with a credit card. Examination fees are nonrefundable and nontransferable.

Examination	Exam Fee	Length of Exam
Life	\$50.00	2.5 hours
Health	\$50.00	2.5 hours
Property / Casualty	\$50.00	3.5 hours
Personal Lines	\$50.00	3.5 hours
Title	\$50.00	2.5 hours
General Adjuster	\$40.00	1.5 hours
Property Adjuster	\$40.00	1.5 hours
Casualty Adjuster	\$40.00	1.5 hours
Worker's Compensation Adjuster	\$40.00	1.5 hours
Crop Hail	\$50.00	1.5 hours
Surplus Lines	\$50.00	2.0 hours

# APPOINTMENT REQUIREMENTS

The state of Arkansas issues a permanent producer license. Licensees are required to carry this license and maintain accurate records of the insurance companies that have appointed them. An insurance company has fifteen (15) calendar days to submit the producer's appointment to the Arkansas Department of Insurance. This 15-day submission will begin either from the day the insurance company signs a contract with the producer, or, upon the insurance company's receipt of the first piece of business from the producer. A licensee who receives a permanent producer license should advise each company he/she wishes to represent of his/her qualifications and standing and ask for appointment. Arkansas insurance companies can now submit the Arkansas Request for Appointment form for each producer they certify via www.nipr.com. A paper form can also be found on www.insurance.arkansas.gov but it is recommended that they submit electronically. All appointments, Life and/or Health authorities, Property and Casualty are renewed annually on June 1. The payment of the appointment renewal fee is the responsibility of the insurance company.

# AMENDED/CHANGED AUTHORITY

Insurance companies must send a new Arkansas Request for Appointment form for any producer whose authority is amended or changed. Fees for amending or changing authority are the same as for appointment (shown above).

#### **TERMINATIONS**

If an insurance company wishes to terminate a producer or agency, the Arkansas Request for Company Cancellation form (I-71) is required. The form can now be submitted via www.nipr.com at the time of termination, and a \$10 fee is required for each termination.

#### ADMINISTRATIVE SUPPORT SERVICES

The Arkansas Insurance Department will provide home state certification, clearance letters, or printouts of a producer's record. All administrative services requests must be forwarded to the Arkansas Insurance Department with the producer's name and license number. Fees vary. Producers may contact the Insurance Department for a current listing of these fees.

#### **CHANGE OF NAME OR ADDRESS**

Producers must report any change in address or name to the Arkansas Insurance Department within thirty (30) days of the change. Address changes can now be made online via www.nipr.com. A paper form can be found on www.insurance.arkansas.gov but phone requests will not be accepted.

#### **CHANGE OF AGENCIES**

The Arkansas Insurance Department should be notified immediately if the producer changes agencies.

# **RETAKE REQUIREMENTS**

- ✓ Candidates must pass the examination within ninety (90) days of the date of issuance of the original approval date.
- ✓ Candidates may take the examination(s) a maximum of three (3) times within the ninety (90) day permit period.
- Candidates who do not pass the examination within ninety (90) days, or who do not pass the examination after three attempts, must wait four weeks and repeat the entire process of applying for the approval to test.

# **EXAMINATION PAYMENT AND SCHEDULING PROCEDURES**

#### ON-LINE (WWW.PSIEXAMS.COM)

For the fastest and most convenient examination scheduling process, PSI recommends that you register for your examinations using the Internet. You register online by accessing PSI's registration website at <a href="https://www.psiexams.com">www.psiexams.com</a>. Internet registration is available 24 hours a day.

- Log onto PSI's website and create an account. You will be asked to put in your email address and the spelling of your name exactly as it is shown on your identification that will be presented at the examination site.
- You will be asked to select the examination. You will then enter your personal and contact information. You will then be ready to pay and schedule for the examination. Enter your zip code and a list of the examination sites closest to you will appear. If you prefer to test at a location outside the state of Arkansas, a drop down menu allows you to select a different state. Once you select the desired examination site, available dates will appear.

# TELEPHONE (800-733-9267)

For telephone registration, you will need a valid credit card (VISA, MasterCard, American Express or Discover). PSI registrars are available Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time.

#### **FAX REGISTRATION**

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Fax the completed form to PSI at (702) 932-2666. Fax registrations are accepted 24 hours a day. Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

# **EMAIL REGISTRATION**

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Email the completed form to PSI at examschedule@psionline.com. Email registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

# STANDARD MAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), and send the form with the appropriate examination fee to PSI. You may pay fees by credit card (VISA, MasterCard, American Express or Discover), company check, money order or cashier's check, made payable to PSI. Print your name in the memo section of the company check, money order or cashier's check so we can ensure the payment is applied to your registration. CASH and PERSONAL CHECKS ARE NOT ACCEPTED.

Please allow PSI 2 weeks to process a mailed registration. After 2 weeks, you may go online or call PSI to schedule the examination.

#### RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your cancellation notice is received 2 days before the scheduled examination date. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (800) 733-9267.

Note: A voicemail or email message is not an acceptable form of cancellation. Please use the PSI Website or call PSI to speak directly to a Customer Service Representative.

# **RETAKING A FAILED EXAMINATION**

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting results. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may access a registration form at <a href="https://www.psiexams.com">www.psiexams.com</a>. You may also call PSI at (800) 733-9267.

# MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Are not checked in by your scheduled start time;
- Do not present proper identification when you arrive for the examination.

# **EXAM ACCOMMODATIONS (ADA)**

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination must follow the instructions on the Exam Accommodations Request Form at the end of this Candidate Information Bulletin.

# EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at www.psiexams.com.

# **EXAMINATION SITE LOCATIONS**

The Insurance examinations are administered at the examination centers listed below:

Bentonville 2205 SW I St Bentonville, Arkansas 72712	North Little Rock 2819 Lakewood Village Center North Little Rock, Arkansas 72116		
Fayetteville 97 N. Razorback Road 1 University of Arkansas Fayetteville, Arkansas 72701	North Little Rock 8318 Remount Rd North Little Rock Airport North Little Rock, Arkansas 72118		
Fayetteville 3015 North College Avenue Fayetteville, Arkansas 72703	Searcy 2615 S Main St. Searcy, Arkansas 72143		
Harrison 1515 Pioneer Dr Room L111 South Campus Library Harrison, Arkansas 72601	Pine Bluff 1900 Hazel Street Pine Bluff, Arkansas 71603		
Magnolia Southern Arkansas University 100 East University Reynolds 216 Magnolia, AR 71753			

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear.

# REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive at least 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.

#### REQUIRED IDENTIFICATION AT EXAMINATION SITE

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. All required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring two (2) forms of valid (non-expired) signature bearing identification to the test site. If the candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

- Primary ID (photograph and signature, not expired)
  - Government-issued Driver's License
  - U.S. Dept. of State Drivers License
  - U.S. Learner's Permit (plastic card only with photo and signature)
  - National/State/Country Identification Card
  - Passport
  - Passport card
  - Military ID
  - Military ID for spouses and dependents
  - Alien Registration Card (Green Card, Permanent Resident Visa)
- Secondary ID (signature, not expired)
  - U.S. Social Security Card
  - Debit (ATM) or Credit card
  - Any form of ID on the Primary list
- You must provide proof of prelicensing education for every attempt taken of the examination. Pre-licensing Course completion certificates are valid for 2 years. Prelicensing is required for the following exams. Adjusters do not need to show proof of prelicensing education.

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- Life
- Accident, Health, Sickness
- Casualty (Including Commercial Lines)
- Property (Including Commercial Lines)
- Personal Lines (Property and Casualty; No Commercial Lines)

If the ID presented has an embedded signature that is not visible (microchip), difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

# **SECURITY PROCEDURES**

The following security procedures apply during examinations:

- You will be given a piece of scratch paper and a pencil. These will be returned to the proctor at the end of your examination.
- Calculators are not allowed.
- All personal belongings of candidates should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings include, but are not limited to, the following items:
  - Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.
  - **Bulky or loose clothing or coats** that could be used to conceal recording devices or notes. For security purposes outerwear such as, but not limited to: open sweaters, cardigans, shawls, scarves, hoodies, vests, jackets and coats are not permitted in the testing room. In the event you are asked to remove the outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
  - Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
  - Other personal items, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.
- No smoking, eating, or drinking is allowed in the examination center.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to
  empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the
  ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device.
   Proctors will ask to inspect any such items in candidates' pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

# TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

# **IDENTIFICATION SCREEN**

You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

#### **TUTORIAL**

Before you start your examination, an introductory tutorial to the computer and keyboard is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice using the keys, answering questions, and reviewing your answers.

## **TEST QUESTION SCREEN**

The "function bar" at the top of the test question screen provides mouse-click access to the features available while taking the examination.

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One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

#### **EXAMINATION REVIEW**

PSI, in cooperation with the AID, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by using the comments key on the keyboard. These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. This is the only review of examination materials available to candidates.

# SCORE REPORTING

Your score will be given to you immediately following completion of the examination. In order to pass the examination, you must achieve a minimum score of 70%.

Your results will be given to you immediately following completion of the examination.

- If you pass, you will receive an examination result report which will indicate "PASS".
- If you do not pass, you will receive a diagnostic report indicating your strengths and weaknesses.

# **DUPLICATE SCORE REPORTS**

You may request a duplicate score report after your examination by emailing <a href="mailto:score-report@psionline.com">score-report@psionline.com</a> or by calling 800-733-9267.

# TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

If Prelicensing education is required, you must complete a course that has been approved by the Department. Because of the number and the diversity of approach, **neither the Department nor PSI recommends specific prelicensing course providers.** A list of all approved prelicensing providers can be obtained from the Department's Web site at www.insurance.arkansas.gov.

The following suggestions will help you prepare for your examination.

- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and is also an excellent business
  practice. Underline or highlight key ideas that will help with a later review.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

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You can take a practice exam online at www.psiexams.com to prepare for your Arkansas Insurance Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination, and do not contain actual questions that are asked on the exam.

Practice exams ARE NOT a substitute for proper education and study. Scoring well on the practice exam does not guarantee that you will pass an actual licensing examination.

Note: You may take the practice exams an unlimited number of times; however, you will need to pay each time.

#### DESCRIPTION OF EXAMINATIONS

# **EXAMINATION STUDY MATERIALS**

The examination content outlines in this bulletin are the basis for the examinations and are updated periodically. Each approved prelicensing provider is given a copy of the exam content outlines listed in this bulletin for use in developing a course of study and any materials used in the course. It is the provider's responsibility to ensure that all study materials are updated to comply with the current exam content outlines.

Licensing candidates should be aware that they will be tested on the subject matter shown in these outlines and should therefore hold the course provider accountable for covering all the topics noted herein.

Applicants may wish to go to the library to review a standard statute reference for Arkansas. Statutes are also available from the office of the Secretary of State for Arkansas.

# **EXPERIMENTAL ITEMS**

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored and the time taken to answer them will not count against examination time. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

# **EXAMINATION CONTENT OUTLINES**

The following outlines describe the content of each of the Arkansas Insurance Examinations. These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline. The examinations are closed book. No reference materials, papers or study materials are allowed at the examination site.

# Click the Link to View The Arkansas Insurance Examination Content Outlines

Arkansas Life Examination Content Outline

Arkansas Health Examination Content Outline

Arkansas Property/Casualty (including commercial lines) Examination Content Outline

Arkansas Personal Lines (Property/Casualty-no commerical lines) Examination Content Outline

Arkansas Title Examination Content Outline

Arkansas General Adjuster Examination Content Outline

<u>Arkansas Property Adjuster Examination Content Outline</u>

Arkansas Casualty Adjuster Examination Content Outline

Arkansas Worker's Compensation Adjuster Examination Content Outline

Arkansas Crop Hail Examination Content Outline

Arkansas Surplus Lines Examination Content Outline

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# ARKANSAS INSURANCE EXAMINATION REGISTRATION FORM

Be prepared with the following information before you begin the registration form. You must provide all information requests accompanied by the proper fee will be returned unprocessed. Example 1.	ed and submit the appropi	riate fee. Re	gistration forms			
Last Name Full Fire	Full First Name		Ful	l Middle Name		
ID Number	Phone Number		(including area code)			
Mailing Address	() _	<u>-</u>				
City	State Zip Code					
Email Address	Email Address DOB: Month/Date/Year					
Pay by credit card, company check, money order or cash your check. Cash and personal checks are not accepted.		le to PSI. Ple	ease note your	Social Security Number on		
Exam Name	Section	Time Allowed	Exam Fee	Combinations		
☐ Life	General State	2.5 hours	\$50.00	Life and Health can be		
☐ Health	General State	2.5 hours	\$50.00	taken together.		
☐ Property/Casualty (including commercial lines)	Property Casualty State	3.5 hours	\$50.00	These exams cannot be taken with any other exam.		
☐ Personal Lines (Property/Casualty— no commerical lines)	General State	3.5 hours	\$50.00			
☐ Title	one section	2.5 hours	\$50.00			
☐ General Adjuster	one section	1.5 hours	\$40.00	Any three Adjuster exams		
☐ Property Adjuster	one section	1.5 hours	\$40.00			
☐ Casualty Adjuster	one section	1.5 hours	\$40.00	can be taken together.		
☐ Worker's Compensation Adjuster	one section	1.5 hours	\$40.00			
☐ Crop Hail	one section	1.5 hours	\$50.00	This exam CAN ONLY be taken with Life or with Health, but not with any other exam.		
□ Surplus Lines	one section	2.0 hours	\$50.00	This exam CANNOT be taken with any other exam.		
NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERA	BLE. THE EXAMINATION FEE	IS VALID FOR C	NE YEAR FROM	THE DATE OF PAYMENT.		
If paying by credit card, check one: ☐ VISA ☐ Mas	sterCard 🔲 American Ex	xpress 🖵 Di	scover			
Card No:	Fyn	Date:				
	The card verification num					
the card (the last three digits on the signature strip) or on  Card Verification No: the front of the card (the four digits to the right and above the card account number).						
	Billing Zip Code:					
Cardholder Name (Print):	Signati	ure:				

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# SPECIAL ARRANGEMENT REQUEST FORM



All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990.

Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by <u>Clicking Here</u>.

# Requirements for exam accommodation requests:

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be uploaded to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

If you are requesting the following, please select Other.

- ESL Accommodation (If English is not your primary language and you are taking the English version of the examination), you may qualify for additional time for your test by requesting an ESL authorization from PSI, specifically time and a half. Please include:
  - A personal letter requesting the authorization; and
  - A letter from your English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

# MAKE SURE YOU ARE REGISTERED FOR THE EXAMINATION BEFORE REQUESTING EXAMINATION ACCOMMODATIONS

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